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THE PELICAN

Vol. 14. OCTOBER, 1916. No. 46.

UNIVERSITY OF ILLINOIS LIB
JAN 11 1919

Published By

The
Mutual Benefit
Life Insurance Co.
Newark, N. J.

For the Company's Agents Only

I LIVE AND DIE
FOR THOSE I LOVE

Examples of Lapsed Policies Paid in Full Under the Mutual Benefit's Peculiarly Attractive Non-Forfeiture System

Residence.	Name of Insured.	Number of Policy.	Amount Insured.	Year of Issue.	Age at Issue.	Kind of Policy.	Cash Premiums Paid.	Date of Lapse.	Paid-up Policy would have been.	Insurance Extended. Yrs.	Insurance Extended. Days.	Date of Death.	Av'age Yearly Cost $1,000 Ins.
San Diego, Cal.,	Jacob G. Ingels,	377,938	$1,000	1904	25	Life, 15 Prems.	$ 79.89	Jan., 1915	$ 55	3	3	May, 1916	$5.91
Arenzville, Ill.,	George Engelbach,	387,831	5,000	1904	44	" 10 "	1,337.90	Nov., 1908	1,910	15	64	Aug., "	13.95
Evanston, Ill.,	William A. Phillips,	284,219	5,236	1900	39	" " "	1,047.20	Sept., 1903	1,986	13	9	July, "	12.16
Selkirk, Mich.,	Archie Miller,	720,571	1,000	1915	21	" 15 "	26.67	May, 1916	19	0	307	Aug., "	16.75
Freehold, N. J.,	Everett P. Dobbins,	572,890	1,000	1911	18	Endt. 20 Yrs.	221.36	July, "	278	15	0	" "	P. E.
Gordonsville, Va.,	Malcolm B. Sullivan,	642,852	1,000	1913	23	Life, 20 Prems.	74.35	Jan., "	125	6	65	July, "	$8.57

In case of Endowment Policies, the reserve at time of lapse is often more than enough to carry the insurance to the end of the policy term. The excess is applied to the purchase of Pure Endowment Insurance, payable only if the Insured survives. These cases are indicated by the letters "P. E." in the last column of the table.

THE PELICAN

Published for the Information, Instruction and Encouragement of its Field Force by the Agency Department of THE MUTUAL BENEFIT LIFE INSURANCE COMPANY

The Leading Annual Dividend Company—Established in 1845

Vol. 14. NEWARK, N. J., OCTOBER, 1916. No. 46.

First Year Non-Forfeiture

ON September 5th the Mutual Benefit paid another claim, under its peculiarly attractive non-forfeiture system, which probably no other company in the country would have paid. The policy involved was No. 720,571, issued August 2, 1915. The first premium was at full rates for three months; then two quarterly premiums were paid in November, 1915, and February, 1916. The quarterly premium due in May, 1916, was not paid. In other words, premiums for only nine months were paid. The policy was a 15-Payment Life contract issued at age 21. Under the rules of the Company a policy is non-forfeitable as soon as the reserve thereon exceeds $10.00 per $1,000 of insurance, which means that practically all regular policies are entitled to automatic extended insurance values in the event of lapse after one year's premium has been paid. In some instances, moreover, such values are available after payment of only a part of the first year's premium. Under this particular policy there was a value at the time of lapse which was sufficient to extend the insurance in full for 307 days, or until March 4, 1917. The insured was a farmer living at Selkirk, Mich. In August, 1916, almost exactly one year after issue of his policy (which, by the way, was a prepaid case), this young man contracted poliomyelitis (infantile paralysis), and died on August 16, 1916. Claim for $1,000 was paid in full under the extended insurance clause.

Selkirk, Mich., Sept. 11, 1916.

Mr. Holden L. Woughter, Agent,
Mutual Benefit Life Insurance Co.,
303 The Dryden, Flint, Mich.

Dear Sir:

I wish to thank you for your Company's check for $1,000 to pay insurance upon the life of my son, Archie Miller.

The liberality of your Company in this matter was a great surprise to me and friends in this community, as I understand no other Company would have been obliged to pay me this money.

Again thanking you and your Company, and hoping this circumstance will be the means of inducing many others to secure insurance in the Mutual Benefit Life Insurance Company of Newark, N. J., I am,

Most sincerely yours,

JOSEPH MILLER.

TO date the infantile paralysis epidemic throughout the country has resulted in two claims under Mutual Benefit policies, the one noted above and another in Monmouth County, N. J. This second young man was insured with the Mutual Benefit in 1911, age 18, under a 20-Year Endowment policy for $1,000. He, too, contracted the disease in August, 1916. Claim was paid on presentation of proofs of loss September 15th.

Policy Claims, September, 1916

AS usual, in the list of policy claims for the month of September published below, there are a number of repeaters—men who had insured with the Mutual Benefit and, being satisfied, took out additional insurance later. Such cases are indicated by brackets.

Date of Issue.	Residence. State.	City.	Name of Insured.	Amount of Claim. Death.	Endowm't.
1896..	Alabama	Auburn	Oliver M. Steadham....	$1,000.00	.....
1896..	"	Birmingham	George W. Hays.....	.....	$1,000.00
1905..	"	Eufaula	John L. Cherry.....	2,000.00	.....
1905..	"	Linden	Henry A. Gholson.....	1,000.00	.....
1896..	"	Mobile	John F. Howell.....	2,000.00	.....
1876..	"	Montgomery	Michigan C. Scott.....	5,000.00	.....
1903..	"	Quinton	‡John H. Freeman.....	3,830.95	.....
1911..	"	Roanoke	Anderson M. Clemons..	2,000.00	.....
1914..	Alaska	Juneau	William F. Skoog.....	3,000.00	.....
1896..	Arizona	Bowie	Milnor Richmond, Jr....	.....	1,206.00
1908..	"	Phoenix	E. Donald Roberts.....	4,000.00	.....
1896..	California	Colton	Charles McClain	.....	1,259.00
1905..	"	Fresno	Calvin S. Hill.....	3,000.00	.....
1879..	"	Los Angeles	Samuel A. Rothermel..	1,000.00	.....
1879..	"	"	Conrad Stumpf.....	3,397.00	.....
1902..	"	Rosedale	Amos A. Weller.....	1,000.00	.....
1904..	"	San Diego	*Jacob G. Ingels.....	1,000.00	.....
1867..	"	San Francisco	Frank W. Oatman.....	1,250.00	.....
1896..	Canada	Winnipeg, Man.	Burton M. Parmelee....	.....	1,225.00
1892..	Colorado	Denver	John F. Campion.....	34,695.00	.....
1904..	"	"	John F. Campion.....	30,057.00	.....
1906..	Connecticut	Bridgeport	Herman A. Gerster.....	.....	45.00
1896..	"	Chester	William H. Bassett.....	.....	2,500.00
1905..	"	Collinsville	James E. Eaton.....	1,000.00	.....
1868..	"	Enfield	Joshua G. Cornue.....	2,000.00	.....
1880..	"	"	Joshua G. Cornue.....	1,000.00	.....
1916..	"	New Haven	Frederick A. Senecal...	500.00	.....
1912..	Georgia	Americus	David Pearlman.....	2,000.00	.....
1893..	"	Greensboro	Alexander H. Smith.....	14,282.00	.....
1910..	"	Manchester	*William R. Bonner.....	898.28	.....
1910..	Germany	Charlottenburg	Fritz H. Schreiber.....	1,000.00	.....
1896..	Illinois	Albion	Edward S. Barkdull.....	.....	1,234.00
1904..	"	Arenzville	*George Engelbach.....	5,000.00	.....
1907..	"	Charleston	*Albert Livingston.....	1,000.00	.....
1912..	"	Chicago	Samuel Cohen.....	1,000.00	.....
1908..	"	"	Paty Ford.....	5,000.00	.....
1899..	"	"	Jeremiah McKee.....	1,000.00	.....
1899..	"	"	Albert F. Musgrave....	1,242.00	.....
1900..	"	"	Albert F. Musgrave....	1,029.00	.....
1893..	"	"	‡Edgar H. Nichols.....	5,000.00	.....
1900..	"	"	‡Edgar H. Nichols.....	10,000.00	.....
1903..	"	"	‡Edgar H. Nichols.....	10,000.00	.....
1913..	"	"	Allison H. Peck.....	2,000.00	.....
1912..	"	"	Jules Wolff.....	4,000.00	.....
1913..	"	"	Jules Wolff.....	3,000.00	.....
1899..	"	Evanston	*William A. Phillips.....	5,236.00	.....
1891..	"	Petersburg	Henry Husmann.....	1,354.00	.....
1878..	"	Pittsfield	Albert S. Archer.....	1,000.00	.....
1896..	"	Rockford	Jay E. Putman.....	.....	1,500.00
1901..	"	Urbana	Morris Lowenstern.....	3,000.00	.....
1864..	"	Winnetka	Charles C. Boyles.....	3,000.00	.....
1869..	"	"	Charles C. Boyles.....	2,000.00	.....
1912..	Indiana	Elkhart	Herman Potisman.....	1,000.00	.....
1868..	"	Hazleton	Benjamin F. Paul.....	100.00	.....
1901..	"	Indianapolis	James H. Baldwin.....	5,000.00	.....
1915..	"	"	Walter B. Utley.....	1,000.00	.....
1867..	"	Madison	Theodore Evans.....	3,000.00	.....

Date of Issue.	Residence. State.	City.	Name of Insured.	Amount of Claim. Death.	Endowm't.
1881..	Kansas	Topeka	James T. Jamison	1,000.00	.....
1911..	"	Wichita	Herbert W. Gorvin	5,000.00	.....
1902..	Kentucky	Christian Co.	Seeton H. Ward	1,000.00	.....
1894..	"	Danville	Charles R. McDowell	2,000.00	.....
1901..	"	Fleming Co.	Robert H. Sousley	.....	2,500.00
1896..	"	Henderson	William E. Royster, Jr.	.....	1,225.00
1915..	"	Hodgenville	John L. Miller	2,000.00	.....
1903..	"	Jeffersontown	Rufus B. Smith	1,152.00	.....
1888..	"	Kirksville	Samuel P. Ross	6,099.00	.....
1891..	"	"	Samuel P. Ross	5,000.00	.....
1900..	"	Olmstead	John T. Young	2,000.00	.....
1912..	"	Salt Lick	James A. Casey	1,000.00	.....
1878..	"	Sturgis	James T. Bishop	475.00	.....
1906..	Maine	Portland	William M. Johnson	1,000.00	.....
1896..	"	Richmond	Frederick B. Peabody	.....	1,000.00
1896..	"	Wiscasset	Elden P. Munsey	.....	1,000.00
1864..	Maryland	Baltimore	David Abercrombie	5,000.00	.....
1897..	"	"	‡David Abercrombie	843.50	.....
1900..	"	"	‡David Abercrombie	3,830.95	.....
1888..	"	"	John U. Dennis	242.00	.....
1898..	"	"	Henry L. Lovell	1,000.00	.....
1911..	"	Millington	Edwin W. Spear	1,000.00	.....
1896..	Mass	Amherst	George H. Lamson	.....	1,000.00
1896..	"	Boston	Walter H. Bacon	.....	2,500.00
1891..	"	Cambridge	William F. Berry	.....	172.00
1899..	"	Holbrook	Fred H. Talcott	.....	606.00
1900..	"	Indian Orchard	Honore Genest	1,000.00	.....
1897..	"	Lynn	John L. Quereau	1,000.00	.....
1904..	"	Marblehead	John H. P. Chadwick	1,000.00	.....
1896..	"	Milford	William E. Murphy	.....	1,212.00
1896..	"	New Bedford	Norman P. Hayes	.....	2,500.00
1898..	"	Springfield	Alexander Leith	6,031.00	.....
1899..	"	"	Alexander Leith	5,000.00	.....
1914..	"	"	Alexander Leith	10,000.00	.....
1887..	"	"	†Hermon E. Morton	.....	1,003.00
1896..	"	"	Francis A. Packard	3,000.00	.....
1901..	"	"	‡Francis A. Packard	3,830.95	.....
1896..	"	W. Newton	John W. Weeks	.....	2,000.00
1872..	Michigan	Albion	Daniel W. Peck	50.00	.....
1902..	"	Bay City	Franklin E. Parker	10,000.00	.....
1904..	"	"	Franklin E. Parker	5,000.00	.....
1910..	"	"	Franklin E. Parker	20,000.00	.....
1887..	"	Cheboygan	Edwin F. Newell	1,000.00	.....
1912..	"	Detroit	Aron Kaufmann	3,000.00	.....
1915..	"	"	Samuel Kinach	1,000.00	.....
1909..	"	"	Samuel Stearns	20,000.00	.....
1914..	"	Fenton	Ransom A. Fowler	5,000.00	.....
1915..	"	"	Ransom A. Fowler	5,000.00	.....
1905..	"	Lima Twp.	Ephraim H. Carpenter	2,000.00	.....
1915..	"	Selkirk	*Archie Miller	1,000.00	.....
1887..	Minnesota	Minneapolis	Michael Breslauer	5,000.00	.....
1898..	"	St. Paul	Edward A. Drew	3,000.00	.....
1907..	Mississippi	McLeod	Dayton W. Dent	.....	332.00
1903..	Missouri	Boonville	Frank W. Brokmeyer	2,000.00	.....
1911..	"	"	Frank W. Brokmeyer	2,110.00	.....
1896..	"	Maryville	Arthur J. Cauffield	.....	1,000.00
1910..	"	St. Joseph	John W. Ardery	5,000.00	.....
1903..	"	"	Lewis C. Burnes	5,000.00	.....
1908..	"	St. Louis	James F. Brazier	2,000.00	.....
1863..	"	"	Daniel Catlin	5,000.00	.....
1913..	"	"	Charles A. Stix	5,000.00	.....
1874..	Nebraska	Foster	Samuel J. Plymesser	509.00	.....
1875..	New Jersey	Annandale	Isaac R. Thatcher	1,000.00	.....
1896..	"	East Orange	Charles H. Guerin	.....	1,228.00
1914..	"	Fanwood	Willard V. Marston	1,024.00	.....
1904..	"	"	George H. Smith	2,000.00	.....
1912..	"	"	George H. Smith	1,000.00	.....

Date of Issue.	Residence. State.	City.	Name of Insured.	Amount of Claim. Death.	Endowm't.
1896..	"	..Flemington	.....Abram S. Case.....	.....	6,244.00
1911..	"	..Freehold	.....*Everett P. Dobbins.....	1,000.00	.....
1891..	"	..Newark	.....†Pleasant Hunter, Jr....	.....	3,054.00
1908..	"	.. "	.....David Strauss.....	2,000.00	.....
1896..	"	..Paterson	.....Frederick J. Benz.....	.....	2,500.00
1896..	"	..Phillipsburg	.....John H. Wieghorst.....	.....	603.00
1869..	New York....	Aurora	.....Albert J. Leffingwell...	375.00	.....
1915..	"	....Buffalo	.....William M. Marshall...	1,000.00	.....
1912..	"	.... "	.....Theodore P. Meinhard..	1,000.00	.....
1913..	"	.... "	.....Theodore P. Meinhard..	3,000.00	.....
1915..	"	.... "	.....Theodore P. Meinhard..	1,445.00	.....
1890..	"	....Fredonia	.....Alfred J. Edwards.....	1,000.00	.....
1869..	"	....Newburgh	.....Henry W. Marshall.....	3,000.00	.....
1896..	"	....New York	.....John D. Cooley.....	.....	810.00
1863..	"	.... "	.....James C. Gulick.....	5,000.00	.....
1864..	"	.... "	.....James C. Gulick.....	5,000.00	.....
1908..	"	.... "	.....William W. Lawrence..	20,000.00	.....
1908..	"	....Poughkeepsie	...Homer J. Miller.....	1,000.00	.....
1865..	"	....Rochester	.....Samuel P. Merrill.....	666.00	.....
1901..	"	.... "	.....Albert Mock.....	.....	1,263.00
1911..	"	....Syracuse	.....Henry C. Baum.....	10,000.00	.....
1864..	"	....Utica	.....Henry H. Cooper.....	3,000.00	.....
1910..	N. Carolina...	Fayetteville	.....William H. Coffey.....	5,000.00	.....
1907..	"	... "	.....William A. Poole.....	1,000.00	.....
1905..	"	...Tillery	.....Gabriel Morrow.....	2,000.00	.....
1869..	Ohio	Cincinnati	.....Philip Emrich.....	3,000.00	.....
1864..	"	"	.....William Kinkaid.....	2,000.00	.....
1910..	"	"	.....Charles H. Neukom....	5,000.00	.....
1905..	"	"	.....Edward Rigby.....	500.00	.....
1899..	"	"	.....Albert E. Wirth.....	.....	269.00
1875..	"	"	.....Louis E. Ziegle.....	2,500.00	.....
1884..	"	"	.....Louis E. Ziegle.....	3,000.00	.....
1906..	"	Cleveland	.....Adolph Liebenthal.....	3,000.00	.....
1897..	"	"	.....Rodri M. Roderick.....	1,000.00	.....
1903..	"	"	.....Rodri M. Roderick.....	1,000.00	.....
1912..	"	Columbus	.....John H. Parsons.....	5,000.00	.....
1901..	"	Good Hope	.....William J. King.....	.....	1,000.00
1896..	"	Greenfield	.....John N. Lough.....	1,000.00	.....
1903..	"	Portsmouth	.....Anselm T. Holcomb, Jr.	2,853.00	.....
1896..	"	Ripley	.....John Trapp.....	1,000.00	.....
1895..	"	Urbana	.....Marion W. Thomas.....	1,316.00	.....
1905..	Oregon.....	Coquille	.....Walter Culin.....	3,000.00	.....
1909..	"	Lakeview	.....Oliver P. M. Cory.....	1,000.00	.....
1896..	Pennsylvania.	Carbondale	.....John E. Blocksidge....	.....	1,000.00
1889..	"	.Easton	.....†William M. Wolverton..	.....	2,552.00
1896..	"	.Hanover	.....Harper D. Sheppard....	.....	2,204.00
1879..	"	.Jenkintown	.....M. Luther Kohler.....	1,000.00	.....
1904..	"	.Lancaster	.....†Joseph R. Royer.....	.....	1,034.00
1902..	"	.Meadville	.....George A. Mulfinger....	.....	1,000.00
1899..	"	.Oil City	.....John E. Cribbs.....	1,000.00	.....
1891..	"	.Osborne	.....James W. Over.....	.....	5,000.00
1864..	"	.Philadelphia	...Charles C. Carman.....	5,000.00	.....
1868..	"	. "	...Charles C. Carman.....	1,675.00	.....
1896..	"	.Wellsboro	.....Francis E. Watrous.....	.....	5,000.00
1895..	"	.W. Pittston	.....Henry D. Kyte.....	5,000.00	.....
1912..	"	.Williamsport	....G. Edward Kolb.....	5,000.00	.....
1913..	"	.York	.....Chester A. Weiser.....	1,000.00	.....
1884..	Rhode Island.	Pawtucket	.....†Charles P. Foote.....	.....	5,018.00
1902..	S. Carolina...	Greenville	.....James F. Mackey.....	1,000.00	.....
1914..	"	...Winnsboro	.....DeSaussure F. Clarke..	2,000.00	.....
1893..	Tennessee ...	Nashville	.....Daniel G. Clark, Jr.....	2,500.00	.....
1908..	"	... "	.....Daniel G. Clark, Jr.....	2,500.00	.....
1915..	"	...Right	.....Andrew M. Coffman....	3,000.00	.....
1899..	Texas.....	Decatur	.....John W. Patterson.....	2,000.00	.....
1892..	"	Houston	.....Robert E. L. Craig.....	6,857.00	.....
1911..	"	Itasca	.....George F. Siddons.....	5,000.00	.....
1901..	"	San Antonio	.....Pietro Gianotti.....	1,000.00	.....

Date of Issue.	Residence. State.	City.	Name of Insured.	Amount of Claim. Death.	Endowm't.
1899..	Virginia.....	Danville	James Ingram.....	2,500.00	.....
1913..	"	Gordonsville	*Malcolm B. Sullivan....	1,000.00	.....
1896..	"	Norfolk	Thomas R. Kerr.....	.....	1,000.00
1912..	"	Stuart	Tertius P. Light.....	5,000.00	.....
1915..	"	"	Tertius P. Light.....	5,000.00	.....
1901..	Washington..	Chimacum	David S. Troy.....	1,000.00	.....
1911..	" ..	"	David S. Troy.....	10,000.00	.....
1894..	" ..	Spokane	Walter Ogden.....	1,254.00	.....
1907..	" ..	"	Walter Ogden.....	5,000.00	.....
1914..	W. Virginia..	Sistersville	John W. Stewart.....	1,000.00	.....
1911..	Wisconsin....	Berlin	Ethan A. Hitchcock.....	1,000.00	.....
1899..	"	Eau Claire	Daniel H. Donnellan....	5,000.00	.....
1901..	"	"	‡Charles M. Merrill.....	.....	1,204.00
1902..	"	Milwaukee	†Frank W. Kimball.....	.....	1,061.00
1891..	"	Superior	Lyman B. Shehan.....	1,000.00	.....
			Totals	$567,009.63	$71,063.00

NOTES :—* Policy lapsed, insurance extended and paid under the Mutual Benefit's peculiarly attractive non-forfeiture system.
† Policy on the Mutual Benefit's unique Accelerative Endowment Plan.
‡ Commuted Value of Insurance settled in Instalments.

An Old Policyholder

Norfolk, Va., Sept 25, 1916.

M. B. Ames, District Manager,
Mutual Benefit Life Insurance Co.,
Norfolk, Va.

Dear Sir:

In 1866 I was a resident of Buffalo, N. Y., and employed in the Buffalo Post Office, and in that year I took out a policy in the Mutual Benefit Life Insurance Company. In 1869 I left Buffalo going to the state of Kansas. I kept up my payments until some time in the seventies and then owing to the panic, drought, and grasshoppers, and money in Kansas at 20 and 25 per cent. interest I was compelled to drop my payments and supposed, of course, the policy was non est, but to my surprise, a little less than a year ago an ad appeared in the Buffalo newspaper seeking information in regard to myself or my heirs. I at once answered the ad and in very short time received from your Company a check for dividends from 1872 for every year up to 1911. I have received a dividend from this policy every year since then although I have paid no premium on the policy which you assure me is still alive and in force since 1872. I think any company that will deal as fairly as this with its delinquent patrons is well worthy of recognition and of large patronage. To me it is very unusual proceedings in this age of "get rich quick" and so different from many large concerns and corporations.

For instance the Royal Arcanum, out of which I was royally kicked with many others because I would not increase my assessments or dues from a fraction of $5 to a fraction over $16. Why? Because I had passed my 60th milestone and they thought I was nearing the time when my heirs would draw on them for $3,000.

Comparisons are odious, I send this to show my appreciation of the Company you have the honor to represent and also to thank you for your courtesy, and your promptness too.

Very truly yours,

THOMAS TOWNSEND.

Another War Loss

ON February 2, 1915, the Mutual Benefit Life Insurance Company paid its first loss as a direct result of the great war. Claim was under a policy on the life of Mr. Jean Pedelahore, who, at the outbreak of the war in the fall of 1914, returned from New York to France where in one of the early engagements he was seriously wounded and died in a hospital in Paris on October 3, 1914. The story of this first war loss was given in THE PELICAN No. 10, last year, page 83.

On September 30, 1916, the Company paid another loss as a direct result of the war. This was under policy No. 528,563 on the life of Mr. Fritz H. Schreiber, who, while serving in the German army, was killed in battle at Hardoumont (near Verdun) in Northern France. The circumstances surrounding settlement of this claim were very unusual. The policy was issued in February, 1910, through the New York City agency. Mr. Schreiber at that time was clerk in an electrical concern, his home address being 301 Academy Street, South Orange, N. J., where he had lived for a year. According to the application, he was born in Germany, September 13, 1882. The policy was a 20-Year Endowment contract for $1,000 for the benefit of Mr. Schreiber's mother. He was not married at the time it was issued. In August, 1914 (premiums all having been paid as due) the Company received a request from Mr. Schreiber from Charlottenburg, Germany, to change the beneficiary from mother to wife. The policy, however, was not enclosed for endorsement in accordance with the rules of the Company. In reply to our request for same Mr. Schreiber wrote that he would send it at the close of the European war when postal service would be more reliable.

On May 20, 1916, we were advised by the mother of the insured, the original named beneficiary, that, owing to the war, her son was compelled to enter the German army service on August 1, 1915. After being drilled for a few months he was sent to the western front in France where he was killed in battle on the afternoon of February 27, 1916. Official proofs of death certified by the Local American Consul General were enclosed, but the policy was not sent owing to fear that it would be intercepted by belligerent censors. The Claim Department replied under date of May 23, 1916, suggesting that, in view of Mr. Schreiber's request to change the beneficiary to his wife, the Company preferred to make payment of the proceeds of the policy jointly to the mother and the wife. With this letter was enclosed Claimant Certificates for signature. Three copies of the letter were sent by different routes in order that one at least might certainly reach Mrs. Schreiber. Under date of August 7th very complete statements were written by both the mother and the wife of the insured, requesting that payment be made in full to the wife by telegraph. These papers were received at the Home Office on September 28th, apparently having been brought by messenger on some steamer touching at Norfolk, Va., where they were mailed on September 27th. Because of the fact that in her letter to us the mother of the insured stated that she had communicated with the Germania Life Insurance Company office in Berlin, and that they had agreed to take our policy in deposit in case we would agree to make payment against a deposit receipt of that company, our Claim Department communicated with the Home Office of the Germania Life Insurance Company in New York City, with the result that we concluded to avail ourselves of their kind offer to assist us in having the funds reach the beneficiary in Germany as early as possible. We accordingly sent them our check for $1,009.08 (face of the policy, $1,000; final and special dividends, $9.08) upon the understanding that they would send a wireless message to their branch office in Berlin authorizing them to pay the proceeds of our check in German funds (less the expense of wireless messages) as soon as there is lodged in the Berlin branch office the Mutual Benefit policy involved, proceeds to be payable to Mrs. Elisabeth Schreiber, widow of the insured, who, we trust, will receive the money without further delay. Our check to the order of the Germania Life Insurance Company was dated September 30, 1916.

THE PELICAN

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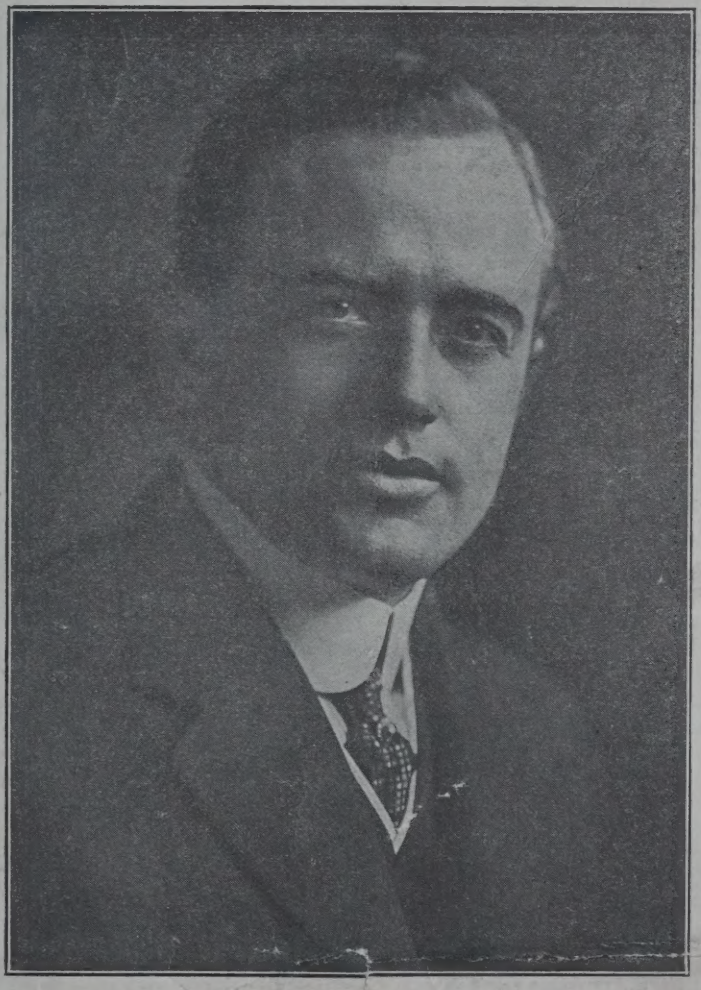

MR. OSCAR MEYER

"Booster" for Mutual Benefit "Income" and "Business" Insurance

Personal and Business Protection with The Mutual Benefit

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Meyer Both Company

INDIANA AVE. AT 23RD STREET, CHICAGO

MB
Co.

Sept. 30, 1916.

Messrs. A. A. Loeb & A. E. Pollak,
Mutual Benefit Life Insurance Co.,
Chicago, Illinois.
Gentlemen:

Having recently increased my insurance in the Mutual Benefit to $60,000, making my total line $140,000 and in response to your inquiry in regard to my opinion of your Company, I want to say that I regard the Mutual Benefit as the ideal insurance company.

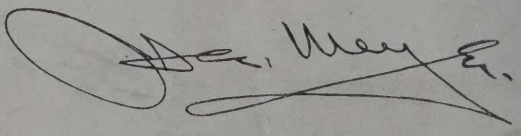
The terms of its policies are most favorable to the insured and I have indeed been gratified by the very large dividends that have been paid to me under my Mutual Benefit policies.

I am a strong believer in the principle of corporation insurance and feel that practically every corporation ought to investigate this excellent business stabilizer. As you know, our Company carries insurance on my life (in addition to the $60,000 mentioned above which is personal protection), and also on the life of our Vice-President, Mr. Both, both policies being in the Mutual Benefit.

Some time ago I made a thorough investigation of the income plans offered by the various companies and also investigated the possibilities of creating a trust fund through one of our Trust Companies. I found that the Mutual Benefit would give my beneficiaries the same service, even what I consider superior service in many ways and would make no charge. When I found that the Mutual Benefit had for sixteen years been paying four and seven tenths per cent (4.7%) on insurance funds settled in this manner, I determined to have the insurance I carried, which was payable to my wife and children, arranged under that plan. This you have been kind enough to help me with and I was indeed surprised and gratified to see that every conceivable contingency was covered in a practical and definite way.

I hope soon to be able to increase my insurance with your Company to your limit, which I understand is $100,000 and take this occasion to thank you for your many courtesies.

Yours very truly,



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